

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
RAS Citron, LLC 130 Clinton Road, Suite 202 Fairfield, NJ 07004 Telephone Number 973-575-0707 Attorneys For Secured Creditor Laura Eggerman, Esq. (LE-8250)	CASE NO.: 17-13022-CMG CHAPTER 13 Objection to Confirmation of Debtor's Chapter 13 Plan
In Re: Lakhvinder Singh, Debtor, <u>Marjit Kaur,</u> Joint Debtor.	

OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN

GREEN TREE SERVICING, LLC ("Secured Creditor"), by and through its undersigned counsel, objects to confirmation of Debtor's Chapter 13 Plan (DE # 11), and states as follows:

1. Debtor, Lakhvinder Singh, and Joint Debtor, Marjit Kaur, ("Debtor"), filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on February 16, 2017.
2. Secured Creditor holds a security interest in the Debtor's real property located at 81 PULASKI AVE, CARTERET, NJ 07008, by virtue of a Mortgage recorded on July 08, 2004 at Instrument number 2004046733 of the Public Records of Middlesex County, NJ. Said Mortgage secures a Note in the amount of \$177,600.00.
3. The Debtor filed a Chapter 13 Plan on March 1, 2017.
4. Debtors' plan as proposed appears to anticipate that there will be no cure for the pre-petition arrears of Secured Creditor unless or until a loan modification is achieved. Debtor's plan speculates the arrears will be cured through a loan modification which has thus far to be offered or approved.
5. Debtor is obligated to fund a Plan which is feasible to cure the arrears due to the objecting creditor within a reasonable time pursuant to 11 U.S.C § 1322(b)(5). Therefore, in the

event that any loss mitigation efforts are not successful, the plan fails to satisfy the confirmation requirements of 11 U.S.C § 1325(a)(1).

WHEREFORE, Secured Creditor respectfully requests this Court sustain the objections stated herein and deny confirmation of Debtor's Plan, and for such other and further relief as the Court may deem just and proper.

RAS Citron, LLC
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By: /s/ Laura Egerman
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CERTIFICATION OF SERVICE

1. I, Laura Egerman, Esq., represent GREEN TREE SERVICING, LLC in this matter.
2. On June 5, 2017, I caused a copy of the following pleadings and/or documents to be sent to the parties listed in the chart below: **Objection to Confirmation of Debtor's Chapter 13 Plan**
3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

June 5, 2017

RAS Citron, LLC
Attorney for Secured Creditor
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Fairfield, NJ 07004
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By: /s/Laura Egerman
Laura Egerman, Esquire
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<u>Name and Address of Party Served</u>	<u>Relationship of Party to the Case</u>	<u>Mode of Service</u>
Robert C. Nisenson, Esq. 10 Auer Court Suite E East Brunswick, NJ 08816	Attorney for Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)
Albert Russo Chapter 13 Standing Trustee CN 4853 Trenton, NJ 08650-4853	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)
U.S. Trustee. Office of the US Trustee One Newark Center Ste 1401 Newark, NJ 07102	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)
Lakhvinder Singh Marjit Kaur 29 Harris Street Carteret, NJ 07008	Debtor(s)	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)